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## **Introduction**

This handbook has been prepared as a general statement of Company policy and as a guide to set forth those matters that affect you and your job. It should be read and interpreted in conjunction with the Code of Business Conduct and the applicable HR Policies. It is not intended to cover every contingency and condition that may arise in your employment. From time to time this handbook will be updated. The Company reserves the unqualified right to add to or modify, change, amend, withdraw or otherwise revise any and all provisions in the handbook at any time and for any reason.

The policies, practices and benefits of the Company will be applied to a particular situation and interpreted as the Company, in its sole discretion, deems appropriate.

Nothing in this handbook, including the presence of any disciplinary procedure, is intended or should be construed as a contract or guarantee of employment for any period. You are free to terminate your employment relationship with the Company at any time, for any reason, and likewise the Company is free to terminate its employment relationship with you at any time for any reason. Therefore, no officer, supervisor, or other employee of the Company, other than the President of the Company for which you work, has the authority to alter, orally or in writing, the terminable-at-will status of employment.

This handbook supersedes all prior handbooks.

This handbook occasionally uses the word "Company." Depending on the context, "Company" means either Aon Corporation or the Aon subsidiary for which you work.

## **About Aon Corporation**

Aon Corporation (Aon) is a holding company comprised of commercial insurance brokerage, consulting, and consumer underwriting companies.

Aon Corporation is the world's premier insurance brokerage, consulting services and consumer insurance underwriting organization. Aon creates value for clients by offering knowledgeable, flexible and innovative solutions, from mitigating risk to improving human resources. Our professionals provide convenient and efficient access to Aon's far-reaching global network. With these resources, we can create customized solutions that bring tangible value to the bottom line.

## **Aon's Vision and Values**

In Gaelic, our name connotes unity and oneness. To our clients, that means bringing together innovative professionals from around the globe into a single, unified organization created to provide unsurpassed service and groundbreaking business solutions. Our goal is to be the best in delivering quality insurance and consulting services around the world.

The vision and values of Aon guide us in how we serve our clients and how we work together with our colleagues around the world. Our vision sets the course for our strategic direction, and our values serve as guiding principles in helping to achieve that vision.

## **Vision Statement**

Our vision is a projection of our goals and aspirations for the future. We must all strive to make this vision a reality. Aon seeks the unforeseen to enable business leaders to realize their vision. In serving our clients we provide the highest quality professional advice and bring solutions to protect the tangible, intangible and human assets of our clients.

## **Clients**

Aon is an integrated advice, consulting and service firm that operates on an interdependent basis. Our approach to business is client centric. All major account business is sourced and serviced together as a "One-Aon" team. We provide solutions to clients: doing for them what they cannot, will not, or should not do for themselves.

Distribution is a core strength. We offer integrated advice and services across organizational units and geographies. We creatively integrate our core capabilities regardless of geography, discipline or channel.

We are a leader in fostering new approaches in innovation for distribution.

We proactively anticipate the ever-changing needs of our clients and develop new products and services to meet those needs.

We stress creativity in everything we do, and pride ourselves on having pioneered many of the practices that have become standard within the risk management industry.

**Employees**

We have a culture in which all employees understand and live our values. Senior management leads by example, recognizing and supporting one another's talents and contributions.

We are an employer of choice, and recognized as such by external publications. Advancement is based solely upon ability and contribution. We reinforce and respect diversity of culture, thought, and opinion. All employees are provided with opportunities for personal growth and development.

**Shareholders**

While our focus is on growth, we aggressively control expenses and exercise a disciplined approach to investment decisions. We work to maintain a strong balance sheet. Employees understand how they contribute to continuously increasing returns on investment.

**Values**

Aon colleagues insure the vision of our clients by:

- Demonstrating the highest level of **integrity** across everything we do
- Having an unyielding **focus on what is best for our clients**...understanding their issues, listening and developing comprehensive solutions that exceed their expectations
- Utilizing **teamwork and interdependence** as a competitive advantage...leveraging the deep expertise of our colleagues to enable us to build the best solutions in the world
- **Embracing change**...capitalizing on the adaptability of our individuals and the flexibility of the organization
- Practicing **frugality** and stewardship of shareholders' capital
- Demonstrating a **disciplined and non-bureaucratic** approach to identifying problems and eliminating roadblocks
- Encouraging the **freedom to take risks**, challenging the status quo to **foster innovation and creativity**...asking not just **what is**, but what **could be**
- **Maximizing individual potential** and practicing **meritocracy**
- **Respecting and leveraging the diversity** of our colleagues and suppliers. Through diversity, we deliver the **best of Aon** to our clients
- **Listening and seeking to understand our clients and colleagues**...understanding their needs from **their** point of view
- **Replicating best solutions**...maximizing and leveraging our **global intellectual capital**
- Maintaining a **Positive Mental Attitude**...through which all Aon colleagues can achieve anything they set out to do

### **Aon Ethics Hotline**

The Ethics Hotline has been established to investigate and resolve issues related to potentially unethical or illegal business practices. The Hotline may be used to report such things as suspected theft, fraud, document falsification, violations of Aon's Privacy policies or questionable accounting practices and financial reporting irregularities.

Issues related to job performance, harassment or discrimination should first be reported to your local or division Human Resources Department (see Problem Solving Procedure).

Call 1-877-ETHICS6 or 1-877-384-4276. The Caller ID has been blocked on both the telephone line and the voicemail, so your anonymity is protected. [Click here to view Aon's Code of Ethics.](#)

## **Equal Employment Opportunity**

We recognize that to excel as a business, we must continue to hire the best talent and secure the full participation and commitment of all employees. In keeping with this conviction, it is our policy and intent to hire and provide all staff with the opportunity to grow, develop and contribute fully to our collective success without regard to race, color, religion, creed, sex, gender, sexual orientation, gender identity, national origin, age, disability, veteran, marital, or domestic partner status, citizenship or any other status or characteristic covered by federal, state or local law.

The Company is committed to the maximum utilization of its employees' abilities and to the principles of equal employment opportunity. The opportunities afforded throughout the Company are available equally to all. Applicants and employees are evaluated on the basis of job qualifications – not race, color, religion, creed, sex, gender, sexual orientation, gender identity, national origin, age, disability, veteran, marital, or domestic partner status, citizenship or any other status or characteristic covered by federal, state or local law. Further, the Company provides reasonable accommodations to qualified individuals with disabilities unless doing so would result in an undue hardship.

Equal employment opportunity takes place in all employment practices: hiring, promotion, demotion, transfer, recruitment, termination, rates of pay or other forms of compensation, and selection for training. Every employee has access to Company-sponsored educational, training and recreational activities.

The Company endeavors to provide every employee with a working environment free from harassment. Individually and collectively, we share the responsibility for understanding the great importance of such simple, taken-for-granted things as a respectful work environment, and for assuring that every employee is welcomed, accepted and rewarded according to his or her contribution to the attainment of our goals and objectives.

In addition, unlawful harassment, intimidation, threats, coercion, discrimination, or retaliation in any other form against anyone is strictly prohibited for (1) making a good faith internal complaint of any conduct, act or practice violating the Company's EEO Policy; (2) filing a complaint allowed by any equal employment opportunity law or regulation ("EEO laws"); (3) participating in an investigation or any other activity undertaken by the Company or any governmental agency related to compliance with our EEO policy or any EEO law; (4) opposing in good faith any act or practice that violates any EEO law; or (5) exercising any right under any EEO law.

We know that positive, results-oriented action to advance equal employment opportunity serves the best interests of the Company, its employees and the communities in which it operates. Towards this end, the Director of Diversity serves as Aon's Equal Employment Opportunity Compliance Officer with overall responsibility for monitoring program effectiveness and assuring compliance with this policy. Managers at all levels are responsible for assuring full compliance with this policy in their respective areas. Each employee is responsible for supporting equal opportunity, assisting the Company in meeting its objectives in this area, and assuring that their own conduct conforms to the Company's commitment to Equal Employment Opportunity.



If an employee has any questions about the Company's policy on Equal Employment Opportunity, the Company encourages the employee to talk to his or her Supervisor, Department Head, local Human Resources Representative, the Director of Diversity at (312) 381-3200 or the Law Division at (312) 381-5126. Any conduct or action inconsistent with the Company's commitment to Equal Employment Opportunity should be reported by following the Company's Problem Solving Procedure. Any supervisor or manager who receives such a complaint (whether formal or informal) must report the complaint to a local Human Resources Representative or the Corporate Human Resources Department.

### **Policy Against Harassment**

Aon Corporation is committed to creating and sustaining a work environment in which each employee has the opportunity to grow, develop and contribute fully to our collective success. Accordingly, we will not tolerate sexual harassment or harassment or intimidation of any employees based on race, color, national origin, religion, creed, sex, gender, sexual orientation, age, disability, citizenship, veteran, marital, or domestic partner status or any other status or characteristic protected by federal, state or local law. Our "no tolerance" policy extends to prohibited harassment of an Aon employee by a manager, supervisor or co-worker. Further, we will not tolerate harassment by or towards a customer, client, vendor, or other business partner. Any employee found to have engaged in conduct inconsistent with this policy will be subject to discipline, up to and including discharge.

### **Sexual Harassment**

Sexual Harassment can take a variety of forms, ranging from subtle pressure to engage in sexual activity to verbal abuse to physical assault. Sexual harassment may involve a male harassing a female, a female harassing a male or a situation in which the harasser and victim are of the same sex.

Sexual harassment by a supervisor or manager may involve an explicit or implicit threat that submitting to sexual advances, requests for sexual favors or other verbal or physical conduct of a sexual nature is an expected part of the job or required to keep or obtain a job, promotion, or other employment benefit. It may also include a tangible adverse job action, such as a significant change in employment status or benefits.

More generally, sexual harassment occurs whenever unsolicited and unwanted conduct of a sexual nature creates a hostile or offensive work environment, unreasonably interferes with the person's work performance or otherwise adversely affects the person's employment opportunities. The following are examples of behaviors that may be considered sexual harassment. None of these behaviors will be tolerated at Aon:

- *Unwanted physical contact or touching of a sexual nature, including "accidental" brushing against someone*
- *Unwanted flirtations, persistent requests for dates, sexual advances, requests for sexual favors or propositions*
- *Sexual gestures or verbal abuse, including offensive jokes, sexual innuendoes or degrading language*

- *Repeated unwanted compliments about appearance or dress*
- *Sexually suggestive photographs, drawings, graffiti and computer-related visual materials, including screen savers and Internet graphics*
  - *Sexually offensive letters, voice mail messages, calls, memoranda or e-mails*
  - *Describing sexual exploits, questioning others about their sexual life or activities*

### ***Other Types of Harassment***

Harassment other than sexual harassment generally involves a demonstration of hostility or aversion towards an individual because of his or her race, color, national origin, religion, creed, sex, gender, sexual orientation, age, disability, citizenship, veteran, marital, or domestic partner status, or other status or characteristic protected by law that (1) creates a hostile or offensive work environment; (2) unreasonably interferes with the person's work performance; or (3) otherwise adversely affects the person's employment opportunities. As mentioned previously, when harassment involves a manager or supervisor it may also include a tangible adverse job action, such as a significant change in employment status or benefits.

The following are examples of behaviors that may be considered harassment. None of these behaviors will be tolerated at Aon:

- Epithets, disparaging remarks, slurs, demeaning stereotyping or "jokes" of that nature

Whether spoken, accessed on the Internet, written on walls, used in memos or e-mails, left on voicemail messages, etc.

Whether expressed as words or in the form of photographs, drawings, graffiti or computer-related visual materials

- Hostile or intimidating acts or threats, such as stalking, blocking someone's path or hostile gestures
- Mocking, teasing or taunting (e.g., someone's accent, stutter, or religious beliefs)
- Persistently excluding someone from normal work-related activities, informal communication channels, daily assistance and support, or team assignments
- Pranks (e.g., hiding someone's crutches)
- Deliberate degradation of someone's possessions (e.g., wiping feet on a prayer rug)

### ***Creating a Harassment Free Environment***

Aon expects employees to interact with each other and anyone conducting business with Aon in a professional and respectful manner whether on or off work premises. Regardless of specific legal definitions of sexual harassment and harassment, if your conduct could reasonably be offensive to another, then that conduct is not appropriate to a work relationship. When discussing matters personally important to you, such as religious beliefs, you are expected to be sensitive of others.

### ***Reporting Harassment***

If you believe you or another individual is being harassed, you do not have to -- and should not -- tolerate the situation. We encourage each employee to assert his or her right to a work environment free of harassment. If, for example, someone does or says something of an offensive nature, we encourage you to let that person know -- directly and clearly.

If you have knowledge of any incident of harassment or potential harassment, report it immediately in accordance with the options in the Problem Solving Procedure. Remember, it is best not to let the situation escalate before reporting it. Managers and supervisors are required to report all harassment complaints they receive to their local Human Resources Representative or the Corporate Human Resources Department, including formal and informal complaints, as well as complaints made by employees other than the target of the conduct.

### **Commitment to Corrective and Preventive Action**

Any employee who has been determined to have engaged in conduct inconsistent with this policy will be subject to appropriate discipline, up to and including discharge. The Company will also take other remedial action, as appropriate, to remedy the effects of any harassment and prevent its recurrence.

Although Aon is fully committed to taking prompt, appropriate remedial action in those instances when prohibited harassment occurs, the Company's principal goal is to prevent harassment problems. It is incumbent on each employee to develop a better understanding of harassment as a workplace issue and to eliminate any form of harassment from Aon Corporation.

### **Problem Solving Procedure**

A goal of the Company's management is to treat employees fairly and equally. We encourage employees to make management aware of their concerns. Disagreements and complaints are often most expeditiously and satisfactorily resolved as near the point of origin as possible. Under no circumstances will an employee be penalized for presenting a good faith complaint to management or Human Resources.

As a matter of Company policy, employees have the right to work in an environment free of discrimination, which includes freedom from sexual harassment or any other form of prohibited harassment. If an employee feels he or she has been discriminated against or harassed in violation of Company policy, the employee is urged to report it immediately to his or her supervisor. If the supervisor is not available, or the employee does not feel comfortable talking to the supervisor, the employee should report the situation to his or her Department Head. If the employee likewise does not feel comfortable talking to the Department Head, the employee should contact the local Human Resources Representative, the Business Unit HR Director, the Corporate Human Resources Department (200 East Randolph Street, Chicago, Illinois 60601, (312) 381-3200), or the Law Division (200 East Randolph Street, Chicago, Illinois 60601, (312) 381-5126). If calling one of the listed corporate departments, inform the receptionist that you are calling with an employee complaint and you will be connected to an appropriate staff person.

***Investigations and Safeguards***

The Company will make every effort to resolve all complaints. Upon receiving a complaint of discrimination or harassment, appropriate Company personnel will promptly conduct an investigation, protecting the confidential nature of the complaint and all parties involved in the investigation to the extent possible. Appropriate action to resolve the complaint will be taken. If the matter is not resolved to the employee's satisfaction, the employee should contact the Vice President, Corporate Human Resources.

Harassment, intimidation, threats, coercion, discrimination or retaliation in any other form is strictly prohibited against anyone for: (i) making a good faith internal complaint of conduct violating this policy; (ii) filing a complaint allowed by any equal employment opportunity law or regulation ("EEO laws"); (iii) participating in an investigation or any other activity undertaken by the Company or any governmental agency related to compliance with this policy or any EEO law; (iv) opposing in good faith any act or practice that violates any EEO law; or (v) exercising any right under any EEO law. Likewise, retaliation against anyone for exercising their rights under this policy will not be tolerated.

## **Employee Classification, Work Hours, Pay and Expenses**

### **Employee Classifications**

For purposes of salary administration, eligibility for overtime payments and employee benefits, employees are classified as follows:

**Regular Full-time Employee:** An individual employed for a continuing period whose workweek is the regular full-time workweek scheduled for the location. These employees are eligible for all Company benefits.

**Regular Part-time Employee:** An individual employed for a continuing period whose scheduled workweek is at least 20 hours per week, but less than the regular full-time workweek scheduled for the location. Regular part-time employees are eligible for some Company benefits, such as prorated vacation, sick, and personal days and Company holidays. Part-time employees who work 1,000 hours or more in a calendar year are eligible for participation in the Aon Pension Plan, Aon Savings Plan, and Stock Purchase Plan.

**Casual Part-time Employee:** An individual whose scheduled workweek is less than 20 hours per week. Casual part-time employees are not eligible for Company benefits, with the following exception: if hours worked in a year total 1,000 or more, the employee receives credit in the Aon Pension Plan and Aon Savings Plan, if participating.

**Temporary Employee:** An individual whose position is of short or limited duration. Temporary employees may work on a full-time or part-time basis. Temporary employees are not eligible for Company benefits, with the following exception: if hours worked in a year total 1,000 or more, the employee receives credit in the Aon Pension Plan and Aon Savings Plan, if participating.

**Summer Employee:** An individual, usually a student, hired to work during the summer. Treatment is the same as a temporary employee.

### ***Other Terms Used in Employee Classification***

**Exempt (frequently referred to as salaried):** An employee in a position which is exempt from overtime pay provisions and, thus, has no legal right to overtime pay under Section 13(a) of the Fair Labor Standards Act. Exempt employees are normally paid on a semi-monthly basis. Due to the nature and scope of exempt positions, a certain amount of work beyond the normal workweek is expected in situations where business demands require it. Exempt employees are normally not docked for partial day absences even if vacation, sick leave, or other paid leave is not available, except that such deductions are permitted in the case of unpaid leave under the Family and Medical Leave Act (FMLA).

**Non-exempt (often referred to as hourly):** An employee in a position covered by the overtime provisions of the Fair Labor Standards Act. These employees are paid semi-monthly on an hourly rather than salaried basis and must be paid overtime for actual time worked beyond 40 hours in a workweek under the Fair Labor Standards Act. Some states provide different regulations for overtime pay. Contact your local Human Resources Representative for more information.

### **Hours of Work, Lunch, Breaks, Recording of Hours**

The Company has established its office hours to best serve its clients. You are normally provided paid break time and an unpaid lunch period during your regular workday. Your supervisor will inform you of the office hours, lunch and break periods designated for your location. Non-exempt employees must accurately record all their work time. In addition, non-exempt employees may not start work early, leave late or work through their lunch period without prior supervisory approval.

### **Pay Practices**

Regular full-time and part-time employees are paid semi-monthly, on the 15th and last of the month, for their regularly scheduled hours. If either of these days falls on a weekend or bank holiday, payday will be preceding business day. Overtime for nonexempt employees and other exception time is paid on a lag and therefore, is included and/or deducted in the following check.

Temporary and casual part-time employees are also issued semimonthly paychecks but all time worked is paid on a one pay period lag.

Massachusetts nonexempt employees are paid biweekly.

Appropriate deductions are made from your paycheck for contributory health and welfare coverage, savings plans, Social Security and federal, state and local taxes where applicable, and other voluntary and required deductions.

If you elect, your net pay may be deposited directly by the Company in the bank of your choice every payday. You will continue to receive your earnings statement showing gross salary, deductions and net pay. By utilizing this service, you can avoid waiting in long lines at the bank, lost checks or delayed receipt of your check due to absence or vacation. Contact your local Human Resources Representative or the Employee Services Center at 1-877-266-4677 for more information and authorization forms to enroll.

Since paychecks for regular full-time employees are issued up-to-date, any adjustments to your normal hours (overtime, etc.) will be reflected on the following paycheck.

Aon is committed to ensuring that you receive the pay to which you are entitled while employed with the company. However, there may be rare occasions when overpayments occur. If an overpayment occurs while you are employed, you will be notified of the amount of the overpayment and from which future paycheck the overpayment will be deducted. If the overpayment is discovered after you terminate employment from Aon, the company will still expect full recovery. Aon will work with you to agree on an appropriate repayment schedule. All deductions from paychecks will be made in accordance with applicable state law.

A copy of your annual earnings statement (W-2 form) is supplied to you as required by federal law.

### **Overtime**

Variations in work loads or other situations may require overtime. All employees are expected to cooperate by working when requested, except in circumstances where unusual personal hardship would result. If you are a non-exempt employee, you will receive overtime pay of time-



and-one-half for actual time worked beyond 40 hours in a given week. Any hours you work, up to and including 40 hours each week will be paid at your base hourly rate. Overtime must be approved by the supervisor prior to being worked.

Note: In some instances, state laws require additional overtime pay. If so, you will be paid overtime accordingly.

You will normally receive payment for overtime in the pay period following the period in which such overtime is worked, provided your time sheet has been properly prepared, approved by your supervisor and forwarded to Employee Services for processing in a timely manner.

### **Compliance with the Salary Basis Provisions of the Federal Fair Labor Standards Act\***

Aon complies with the federal Fair Labor Standards Act (FLSA), which requires that our employees in the United States be paid at least the federal minimum wage for all hours worked and overtime pay at time and one-half the regular rate of pay for all hours worked over 40 hours in a workweek, unless the employee is exempt from the overtime provisions. In accordance with the FLSA, Aon prohibits managers from making improper deductions from the salaries of employees who are exempt from its minimum wage and overtime requirements.

For additional information of the FLSA exemption criteria, including the salary basis requirement, circumstances for permissible pay deductions, and reporting of improper deductions, please review the Policy on Compliance with the Salary Basis Provisions of the federal Fair Labor Standards Act, which can be found in the HR policy section of the Knowledge Exchange.

\* Please note – This policy refers only to the federal Fair Labor Standards Act; the Company will also comply with all applicable state laws.

### **Wage Assignments and Garnishments**

State laws require us to make deductions from your paycheck should wage assignments, garnishments, child support orders or similar judgments be entered against you.

### **Travel Arrangements and Business Expenses**

From time to time, it may be necessary to travel in connection with the Company's business or to incur reimbursable expenditures in the normal conduct of business. All travel arrangements must be booked through Carlson Wagonlit Travel. All business expenses must be charged to your Corporate American Express Card. Please refer to the Aon U.S. Corporate Travel Policy posted on the Aon Intranet. Contact your manager for specific procedures unique to your operating unit.

## Time-Off Benefits

### Vacation

Aon provides employees paid vacation time to recognize the importance of time off for your well-being. To provide flexibility in meeting your time-off needs, you may take vacation in weekly periods, or in full or half-day increments, as long as the periods chosen meet with departmental approval. (Vacation may be taken in 1/2-hour increments during an approved FMLA reduced-hours leave or intermittent leave.) You should submit your vacation request to your supervisor at least two weeks before the date you wish your vacation to begin.

If your vacation period includes a Company holiday that falls on a regular workday, this holiday is not charged against your vacation balance.

Vacation is accrued on January 1 and July 1, with half the annual accrual being allocated in January and the remaining half in July. For example, an employee earning 2 weeks vacation will receive five days vacation on January 1, and five days vacation on July 1. Employees earning three weeks vacation will receive 7.5 days on January 1 and 7.5 days on July 1. Please keep in mind that vacation balances are noted in hours rather than days, but the number of days available can be quickly determined by dividing the vacation balance hours by the standard hours in a work day. An employee who works an 8-hour day, and has a balance of 36 hours, has 4.5 days available.

Employees on leave of absence on January 1 or July 1 will receive their vacation allotment upon return from leave

Newly hired employees accrue vacation on a monthly basis in the first calendar year of hire only. They begin accruing vacation on the first of the month after hire. For example, an employee who is hired on July 12, 2006 will begin accruing .833 days on August 1, 2006, and continue to accrue monthly through December, 2006. Then January 1, 2007, the employee will receive one-half the annual accrual. (Please note the .833 days was calculated by dividing 10 days by 12 to determine a monthly accrual rate for the first year of hire.)

| Number of Years that<br>Will Be Completed<br>on Anniversary | Maximum Vacation Days<br>Earned in a Calendar Year |
|---|--|
| 1 – 4   | 10   |
| 5 – 11  | 15   |
| 12 – 24   | 20   |
| 25 or more  | 25   |

Regular part-time employees accrue vacation time on a prorated basis based on the standard hours worked.

Carryover vacation from one year to the next is limited to 5 days, regardless of the amount of your annual accrual. You can accrue vacation throughout the year on a monthly basis regardless of any days you carried over. Specific laws may require some modification to the provisions and administration of the Company's vacation policy. Your local HR Representative can provide you with that information.



If you take any vacation time before it is accrued, future monthly accruals will be used to offset the advanced vacation. Any advanced vacation that has not been offset when you terminate employment will be deducted from your final pay.

### **Holidays**

Aon provides 12 paid holidays each year, comprised of nationally recognized holidays, designated holidays and personal days. The nationally recognized holidays are as follows:

| <b>Holiday</b>         | <b>Day Observed</b>                  |
|------------------------|--------------------------------------|
| New Year's Day         | January 1                            |
| Memorial Day           | Last Monday in May                   |
| Independence Day       | July 4                               |
| Labor Day              | First Monday in September            |
| Thanksgiving Day       | Fourth Thursday in November          |
| Day after Thanksgiving | Fourth (or Fifth) Friday in November |
| Christmas Day          | December 25                          |

The Company will publish the specific dates the holidays are observed before the beginning of each calendar year. Please check with your local Human Resources Representative.

Holidays falling on a Saturday are normally observed on the preceding Friday. Holidays falling on a Sunday are normally observed on the following Monday.

Other days may be scheduled as holidays depending on the calendar for the year. For example, if Christmas falls on Thursday, Aon will normally designate Friday as a scheduled holiday.

Regular full-time and regular part-time employees may be eligible for holiday pay. A regular part-time employee receives holiday pay if the holiday falls on a day the part-timer normally works. This pay is prorated based upon average hours worked per day during the previous calendar year (or period of part-time employment, if less than one year).

In order to be eligible to receive holiday pay, you are required to work your regularly scheduled hours the workday preceding and the workday following the holiday. In accordance with Company policy, an approved vacation or other authorized time off is considered a day worked for purposes of holiday pay eligibility.

If you are a regular full-time employee with a different schedule from the regular work schedule of your location, you should contact your supervisor or local Human Resources Representative for information about holiday observance and pay practices.

### **Personal Days**

Personal days are allotted each year. The number of personal days allotted are dependent on the number of regularly scheduled holidays. The allotment is published annually with the holiday schedule.

To provide flexibility for your needs, personal days may be taken in full-day or half-day increments. You should submit your request for personal days to your supervisor at least two weeks before the date you wish to use your personal days.

Personal days must be taken during the calendar year in which they are earned. Unused personal days will not be carried over into the following year and are not paid out upon termination (except where required by state law).

Personal holiday time for regular part-time employees is prorated based on the average number of hours worked per day during the previous six (6) months (or term of employment, if less than 6 months).

### **Sick Time**

Sick time is to be used when you have an illness or injury that prevents you from coming to work. Sick time also can be used for emergency medical or dental treatment, outpatient surgery, hospital pre-admission tests, routine doctor or dentist visits or for the care of a sick family member.

Regular full-time employees are awarded five sick days each year. The five days are awarded on the first working day of January. You may accrue a maximum of 150 sick days, if you are a regular full-time employee.

Regular part-time employees' sick time benefits are accrued on a prorated basis based on the standard hours assigned.

A new regular full-time or regular part-time (on a pro-rated basis) employee earns sick time during the first calendar year of employment as follows:

| <b>Hired in</b>       | <b>Sick Days (Earned after 3 months)</b> |
|-----------------------|--|
| January or February   | 5  |
| March or April        | 4  |
| May or June           | 3  |
| July or August        | 2  |
| September             | 1  |
| October thru December | 5  |

### **Religious Observances**

Full consideration is given to requests to observe holidays of religious significance where a reasonable accommodation is possible. You should make arrangements with your supervisor at least one week in advance for the necessary time off. A personal holiday or vacation day may be applied for observance of religious holidays or you may take the time off without pay.

**Jury Duty**

If you are employed on a regular full-time or regular part-time basis and are called to serve on a jury, you will receive your regular pay for the first 10 days you are in court in any one calendar year. Starting with the 11th day - and for each day thereafter - you will receive your pay less any fees you are paid by the court for serving on the jury. You will need to validate your required attendance by giving your supervisor a copy of the jury notice. If you are subpoenaed as a court witness, special rules apply. Please see your local HR representative for details.

**Bereavement Leave**

If you are a regular full-time or regular part-time employee and a death occurs in your family, you will be compensated for time lost from your regular work schedule in accordance with the following guidelines:

- Requests for bereavement leave should be made to your immediate supervisor, who can also answer any questions about the bereavement leave policy.
- The number of approved paid days off for bereavement is determined by the actual time needed to make arrangements and/or attend the funeral, subject to the following limits:
  - In the event of a death in your immediate family i.e., your spouse, child, mother, father, step-parent, sister, brother, mother-in-law, father-in-law, sister-in-law, brother-in-law, daughter-in-law, son-in-law, grandparent, grandchild, a relative residing with you or a domestic partner (where required by law), the department head may approve regular pay for each consecutive workday absent up to and including the day after burial, but not to exceed five working days.
  - In the event of the death of a relative outside of your immediate family, the department head may approve regular pay for one day to attend the funeral.

**Military Service**

The Uniformed Services Employment and Re-employment Rights Act of 1994 governs the employment rights of employees who perform duty in the uniformed services. These employees will be granted up to 30 days off during the period they are on leave for service. If your military pay is less than your regular pay, the Company will pay you the difference for this 30-day period.

You must give notice of your future absence, unless it is impossible to do so. During your absence, unless you tell the Company that you do not plan to return to work, you will be considered to be on a leave of absence.

If your absence from work is less than 31 days, your health coverage will be maintained for you and your dependents as if you were an active employee. You must make all the required employee contributions. If your absence is for 31 days or longer, you will be permitted to continue health coverage for yourself and your dependents by paying 102% of the cost, for up to 24 months.

Also, as a regular full-time or regular part-time employee, if you leave to serve in the armed forces and return in the legal time allowed after you have fulfilled your active duty obligation, you will be re-employed with the same seniority/status and pay you would have had if you had not entered the military service, unless due to changed circumstances it would be unreasonable for the Company to do so.

Once you are re-employed, you and your dependents will be reinstated in all your health benefits as if you had not been on leave. In addition, the period of your absence for duty will not be counted as a break in service under Company qualified retirement plans. Finally, if you have been on leave, and you wish to contribute make-up contributions for the period of your leave to the Aon Savings Plan, you will be able to do so, within certain limits. If you do contribute make-up contributions, you will receive any required employer matching contributions as well.

You will be asked to submit a copy of your activation order, Notice to Report or other appropriate document to your supervisor as soon as practicable.

The military leave provisions may be modified in the event of a declared war or national emergency. Please see your HR representative for additional information.

### **Leaves of Absence**

Leaves of absence are available for a variety of reasons: medical, family and personal situations. You will continue to earn service credit during an approved leave of absence; however, you will not earn or accrue vacation, personal holidays, or sick time.

You may continue participating in the Aon medical and dental plans during an authorized leave of absence. Your premium payments for these health coverages are on a subsidized basis while on a Family or Disability Leave and on an unsubsidized basis while on Personal Leave (unless the Personal Leave is for a disability due to a pre-existing condition).

Please see your Human Resources Representative for information about how leaves of absence affect your participation in other benefit programs. The summary plan descriptions provide more information about how benefits are affected by leaves of absence.

The following paragraphs outline some of the guidelines applicable to leaves of absence.

### **Family and Medical Leave of Absence**

Eligible employees are entitled to up to 12 weeks of job-protected leave in a 12-month period for the following reasons specified in the Family and Medical Leave Act (FMLA):

- Family Leave to:
  - Care for your child after birth or placement for adoption or foster care; or
  - Care for your spouse, child, parent or a domestic partner (where required by law) who has a serious health condition.

- **Medical Leave:**
  - If you are unable to perform the substantial and material duties of your job due to your own serious health condition.

***Family Leave of Absence - Eligibility***

To be eligible for Family Leave, you must have at least one year's service; you must have worked at least 1,250 hours in the year preceding the leave; and you must work at a location where your Company employs at least 50 employees within a 75-mile radius. You must also provide 30 days' advance notice when your leave is foreseeable. If your need for Family Leave is unexpected, you need to provide as much notice as possible. Also, medical certification is required if your Family Leave is due to a serious health condition. Depending upon your particular situation, additional information may be required. Please talk with your supervisor, local Human Resources Representative or the Employee Service Center at 1-877-266-4677 for detailed information.

***Family Leave of Absence - Use of Paid Time-off Benefits***

Vacation and personal time must be used for your Family Leave before unpaid time off may be taken (unless otherwise specified by state law). Sick time may be used only if the Leave is for your own serious health condition or if you are caring for your spouse, child, parent, or domestic partner (where required by law) who has a documented serious health condition. The use of paid time-off benefits is included in the calculation of the 12-week Family Leave period.

If you are covered under any state or local law that provides greater coverage than that provided by the FMLA, the provisions of the state or local law will apply.

***Medical (Disability) Leave of Absence***

If you are a regular full-time employee with at least six months' service, you may be granted a disability leave for up to six months if you have a serious health condition which makes you unable to perform the substantial and material duties of your job.

**Pre-existing Conditions:** Benefits for any disability resulting from a pre-existing condition will be payable only if a disability begins after you have been covered by 12 months by the STD Plan. A pre-existing condition is any condition, including pregnancy, for which advice was given, medical treatment was received or charges were incurred during the 12-month period before your coverage began.

If you expect to be absent for more than one week (five consecutive work days) as a result of illness, injury or disability (including pregnancy), you must inform your supervisor and contact the Reed Group, via the Aon Employee Service Center at 1-877.266.4677, options 1, 3 and 3 to initiate a disability claim and speak with a Reed Group representative. After the one-week (five consecutive work days) waiting period and once your claim is certified, your short-term disability benefits, if authorized, will be paid, for up to 25 weeks. For more information on short-term disability, refer to the Disability Summary Plan Description.

### ***Return to Work***

As outlined in the Family and Medical Leave Act, in most cases you will be restored to the same or equivalent position with equivalent pay, benefits and other employment terms if your Family and/or Medical Leave does not exceed 12 weeks (including the waiting period), provided you meet the following criteria:

- You have at least one year's service with 1,250 hours worked in the year preceding the leave;
- You are employed in a location where your Company employs at least 50 individuals within a 75-mile radius; and
- You are not a key employee.

If you are a salaried employee among the highest paid 10% of those working for your Company within 75 miles of your office location, you are considered a key employee and restoration may be denied. Please contact your local Human Resources Representative for more information about this provision of the FMLA.

Upon your return from Family and/or Medical Leave of 12 weeks or less, reinstatement into any benefit plans in which you were participating prior to your leave will occur unless you wish to decline coverage.

If your Family and Medical Leave exceeds 12 weeks, there is no guarantee that a job will be available upon your return to work.

### **Personal Leave of Absence**

An unpaid leave of absence of up to six months may be granted for personal reasons if you are a regular full-time employee with at least six months of service. Management approval is necessary before a personal leave of absence may be granted.

Regular full-time employees with three to six months of service who become disabled are eligible for a personal leave of up to six months' duration. A disabled employee with less than three months' service who requests a leave as a reasonable accommodation for his or her disability will have that request considered on a case-by-case basis.

### ***Return to Work***

There is no guarantee that a job will be available upon your return from a Personal Leave of Absence.

The combination of all leaves may not exceed six months in any 12-month period.

### **Other Time-off Issues**

If you have no paid time off available, the following reasons will be classified as authorized time off without pay. You must obtain advance approval from your supervisor for non-emergency time off.

- Voluntary appearance in court as a witness, or as a party in a legal proceeding.
- Voting: It is expected that employees will normally be able to vote before or after working hours. The Company may, however, grant up to two hours off without pay (or such longer amount as required by state law) for those employees who cannot arrange to vote either before or after working hours.



## **Other Benefits**

### **Medical and Income Security Benefits**

Medical and income security benefit plan information, such as medical, dental, life insurance and long-term disability are explained in the Summary Plan Descriptions found in the Benefits section of the Knowledge Exchange. Details on the 401(k) savings plan and pension plan are always found on the Benefits page of the Knowledge Exchange.

### **Employee Assistance Program**

The Employee Assistance Program is a free, confidential service available exclusively for Aon subsidiary employees and members of their immediate families including domestic partners where required by law. It is designed to help you cope with work and personal issues in a positive and confidential setting.

No matter what the issue, the program can give you information and referrals. If needed, you will be referred to professionals in psychology, social work, financial counseling, drug and alcohol rehabilitation, eldercare, day care and other areas. Call an Employee Assistance Counselor at (312) 381-3222 during normal business hours or 1-800-510-9351, 24 hours a day.

The Employee Assistance Program is a confidential service. A counselor may disclose information about an employee using the program only when the employee signs a written consent form giving the counselor permission to do so.

There are exceptions to the confidentiality rule. It is possible that in special circumstances, the counselor may be legally required to disclose some information. In addition, state laws and Company policy specifically direct the counselor to disclose information about an employee's counseling session in certain crisis situations, such as if:

- The employee is in danger of physical violence
- Another person is in danger of violence
- There is any indication of child abuse
- Fraud or endangerment of Company assets has occurred or may occur.

### **Employee Stock Purchase Program**

The Aon Employee Stock Purchase Plan provides you with the opportunity to own shares in the Company. Our corporate culture fosters an entrepreneurial spirit and encourages interdependence. As an employee owner, you will have a personal stake in the Company's success.

This Plan gives you the advantage of purchasing Aon Stock through the convenience of payroll deductions at a discount of at least 15%. In addition, Aon pays the brokerage fees at the time of purchase as well as regular administrative fees.

Any employee of a U.S. subsidiary who customarily works 20 hours or more a week and has completed one year of service is eligible to enroll in this Plan.



The date your shares are purchased is the exercise date. The exercise dates are March 31<sup>st</sup>, June 30<sup>th</sup>, September 30<sup>th</sup> and December 31<sup>st</sup>. If the exercise date falls on a weekend or a holiday, the exercise date will be the last day of that month that stock is traded on the New York Stock Exchange.

If you leave the Company because of termination or retirement, contributions to your interim account will end the date your employment ends. Your interim account balance held by Aon will be used to purchase stock at the end of the quarter unless a refund is requested at least 30 days before the purchase date.

ComputerShare administers the plan for the company. You may maintain an account after ending employment with the Company, but you will be responsible for paying an annual fee. ComputerShare will send you a letter explaining your options.

If you have additional questions about the Stock Purchase Plan or wish to enroll, please call 1-877-377-7266.

### **Matching Gifts**

The Aon Matching Gifts Program encourages you to support colleges, universities and not-for-profit cultural and civic organizations of your choice. You are eligible to participate in Aon's Matching Gifts Program if you are an active, regular full-time employee and have at least one year of service.

The minimum individual contribution that will be matched is \$25. The maximum amount that will be matched is \$1,000 per employee per calendar year.

You may apply for a matching gift on the Knowledge Exchange, [ke.aon.com](http://ke.aon.com), by choosing HR Online and then clicking on the matching gift program link.

### **National Merit Scholarship Program**

High school students of Aon employees are eligible to compete for college scholarships. Requirements and enrollment procedures are normally distributed each fall. Contact Karen Jensen at (312) 381-3551 at Aon Foundation for more information.

## **Guidelines for Working at Aon**

### **Attendance and Punctuality**

To keep our business running smoothly and efficiently, you are expected to report to your job on time each day. If you are ill or an emergency situation should arise that requires you to be late or absent from work, you should let your supervisor know within 15 minutes of your normal starting time, so that arrangements may be made to reschedule or reassign your duties. An unsatisfactory absence and/or tardiness record will result in corrective or disciplinary action. In the event you are absent from work for extended periods (three days or more), you may be required to bring both a note from your physician verifying your inability to work due to illness and also a release to return to work.

The definition of an unscheduled absence and the specific rules governing disciplinary actions can be found in the Employee Attendance Standards policy located on the Knowledge Exchange

### **Standards of Performance**

You and your fellow employees are part of a work team – a team dedicated to providing clients and customers with the best possible service. The hard work and efforts of all employees have contributed to the success of our organization. Continued growth and success are dependent on a high level of performance by employees. Poor performance by any individual impacts the success of the entire team, business unit and company.

If your job performance is not satisfactory, you may be given verbal or written warnings. Failure to improve your performance can lead to probation and/or termination of employment.

### **Standards of Conduct**

The atmosphere in which you work is important to how you perform. It is also important that your work environment is safe. Accordingly, certain standards of conduct based on generally accepted behavior and common sense have been established.

The Code of Business Conduct, which should be reviewed in conjunction with this handbook, are designed to emphasize Aon's continuing commitment to the maintenance of the highest standards of trustworthiness, integrity and fair play.

Depending on the seriousness and circumstances of each individual case, misconduct can result in various degrees of discipline, ranging from warnings to unpaid suspensions to termination of employment.

Although the Code of Business Conduct broadly address performance and behavior expectations, the following are considered serious violations of Company policy and may result in disciplinary action, up to and including termination of employment:

- Refusal to carry out job responsibilities or instructions (insubordination)
- Fraudulent statements or actions involving Company records or business activities, including time sheets, expense reports and other business records

- Absence from work for two consecutive scheduled workdays without notifying the Company
- Misappropriation or theft of Company or co-worker's property or funds
- Possession of a weapon on Company premises
- Reporting to work under the influence of alcohol or drugs that impair judgment, performance or behavior
- Possession, use or sale of illegal drugs on Company premises
- Disorderly conduct, including the use of obscene, abusive or threatening language or gestures
- Unauthorized solicitation during working time or distribution of advertising material, handbills or other literature in work areas
- Physical or verbal intimidation or violence including racial or sexual harassment, or the like
- Gambling on Company premises, or elsewhere while on Company business
- Any other breach of appropriate business standards and conduct

This list is not exclusive, and other violations may also result in disciplinary action.

### **Personal Appearance**

It is important that you present a professional impression to customers, the public and co-workers while representing the Company. Your personal appearance is the visible way you make such an impression. Therefore, appropriate dress, good grooming, neatness and cleanliness are essential. Dress codes are determined by local business unit executives. Contact your local HR Representative for information regarding dress guidelines.

### **Mail and Telephone Calls**

Our mailrooms process thousands of pieces of correspondence every day. In order to ensure that mail delivery is handled as efficiently as possible, Company mail facilities or facsimile (fax) equipment should typically not be used for your own personal correspondence.

Personal phone calls are discouraged; you are expected to limit any personal phone calls to those that are essential.

### **E-mail, Voice-mail, Intranet and Internet Access Monitoring**

The Company's e-mail, voice-mail and Internet access systems are to be used primarily for Company business.

Any transmission (whether inbound or outbound), or any other use of e-mail, voice-mail, the Internet or other communication method that contains sexually-explicit images, messages or cartoons, ethnic slurs, racial epithets, or anything that may be construed as harassment or offensive to others based on actual or perceived race, national origin, sex, sexual orientation, age, disability, religious or political beliefs, or the like is against Company policy and is strictly prohibited.

Chain letters, circular jokes or spam e-mail (unsolicited, widely distributed e-mail) may not be initiated or forwarded because they are disruptive and consume corporate resources unnecessarily. Also, unconfirmed e-mail virus warnings must not be forwarded to anyone. If there is a real virus concern, Corporate Information Security will take steps to notify the appropriate users. The local help desk or Corporate Information Security should be contacted if a suspected virus hoax, scam or chain letter is encountered. Further, because of the potential for computer viruses and other malicious software, externally-originated unsolicited e-mail, and particularly attachments on such e-mail, should not be opened without first verifying with the sender that such e-mail and attachments were intended for the recipient.

The Company reserves the right to access e-mail, computer, or voice-mail systems at any time with or without advance notice or consent. Such access may occur before, during, or after working hours by any supervisor, manager or security personnel designated by the Company. All e-mail messages are automatically stored on the computer's backup system and the "messages delete" function does not necessarily restrict or eliminate the Company's ability to receive and review e-mail correspondence. All e-mail and voice-mail correspondence is the property of the Company.

The Company actively monitors all access to the World Wide Web. The Company recognizes that accidental access to undesirable sites may be unavoidable and that occasional access to non-Company-business-related sites may be reasonable; however, prolonged or repeated access to such sites will be construed as an intentional violation of Company policy and can result in disciplinary action.

Violation of this policy may lead to disciplinary action, up to and including termination of employment.

### **Company Property**

Workstations, desks, lockers, file cabinets, and other storage devices may be provided for your convenience but remain the sole property of the Company. Accordingly, when a legitimate business reason exists, any authorized agent or representative of the Company may inspect them, as well as any articles found within them, at any time, with or without prior notice.

The Company also has the right to immediate possession, without prior notice, of any Company property. "Company property" for this purpose means property leased by, owned by or otherwise belonging to the Company and includes, but is not limited to:

- Company computer equipment, including hardware and software
- Office furnishings, including desks, files, etc.
- Company vehicles
- Employee identification cards and keys provided by the Company
- Records and other documents, whether written or electronic, pertaining to the Company or its clients (e.g., manuals, reports, guidelines, etc.)
- Proprietary information, including customer lists, nonpublic financial information, business plans and forecasts
- Ideas for new products and services, etc.

### **Telephone Etiquette**

The telephone is a vital instrument in conducting our day-to-day business. As a Company representative, you should present a courteous and thoughtful manner when you answer the phone. Answer all calls promptly, use the proper identification, give the caller your undivided attention and treat the telephone as one of your most valuable business tools.

### **Identification Cards**

For security purposes, most of our large locations issue identification cards. You may be asked to show your identification card upon entering the facility, while in the building or when transferring between areas of the facility. Your local Human Resources Representative or supervisor can give you more information about security rules at your location.

### **Personal Belongings**

The Company cannot be responsible for the loss of your personal belongings. We urge you to be careful with your valuables, such as wallets and handbags. Keep them out of sight.

**Safety**

Safety on the job is the responsibility of each employee. We can maintain a safe working environment only if you keep your work area neat and orderly, and report safety and fire hazards to your supervisor. Good housekeeping makes for a more pleasant work environment, promotes improved work habits and is a factor in preventing accidents. Do your part to keep the office, cafeteria and restrooms neat and orderly.

In case of fire, you can avoid panic by knowing where fire exits and alarms are located, remaining calm and following the instructions of your fire warden.

Every accident, no matter how slight and regardless of whether there is an injury involved, should be reported to your supervisor so that it may be investigated and the causes corrected.

**Policy Against Firearms, Weapons and Threats of Violence**

The Company prohibits the possession, carrying and/or use of any type of firearms or weapons on its property. For purposes of this policy, Company property is defined as, all:

- Property and facilities of Aon, including parking areas, buildings and grounds (grass and sidewalk areas)
- Company vehicles, including personal vehicles used for Company business
- Other locations where employees of Aon are conducting business, acting within the course and scope of their employment or acting on behalf of an Aon subsidiary

To ensure the well being of all employees, visitors, vendors and customers, the Company will not tolerate any form of violence or threat of violence in the workplace. Any employee engaging in a violent act or threatening such an act will be subject to disciplinary action, up to and including termination of employment. Employees who have threats made against them or who are aware of threats to others are required to report this information to their supervisor, the local Human Resources Representative or Corporate Security at 200 East Randolph, Chicago, Illinois 60601, (312) 381-3100.

An employee who violates the Company's policy against firearms, weapons and threats of violence is subject to the immediate termination of his or her employment. Furthermore, carrying a weapon onto Company property in violation of this policy will be considered an act of criminal trespass and will be grounds for immediate removal from Company property and termination of employment. This policy shall not be construed to create any duty or obligation on the part of the Company to take any actions beyond those required of an employer by existing law.

**Non-Smoking Policies**

All Aon facilities have non-smoking policies. In all cases, Aon facilities comply with local or state ordinances. Our policy is to recognize and respect the rights of nonsmokers. Contact your supervisor to review your departmental and facility smoking policy.

**Emergency Medical Assistance and Evacuation Procedures**

Become familiar with your local emergency medical assistance and evacuation procedures. Contact your local Human Resources Representative for a current copy of the procedures.

### **Changes in Personal Status**

Your help is needed to keep pertinent information concerning yourself up to date. The Company maintains a personnel file with significant information relative to your background and work history at the Company.

Records are kept in your subsidiary as well as in the Employee Service Center. In case of an emergency, it is critical to keep your current information on file. Be sure to report changes in any of the following information to your supervisor or local Human Resources Representative:

- Name
- Home address, phone number
- Beneficiary designations
- Marital status
- Emergency contact
- Number of dependents
- Children reaching age 19 (or age 25 if dependent full-time students)
- Education degrees and courses

Most of these changes may be submitted through the Employee Self-Service program accessed through HR Online on the Knowledge Exchange. Forms are also available using HR Online. Hard copy should only be used if Employee Self Service is not available to you. The information in your personnel file is confidential. No information is released to people outside the Company unless such release is required by law or you approve of it, or unless the Company is satisfied that the request for information is valid, reasonable and consistent with the protection of your privacy.

### **Employment Verifications**

Aon has contracted with TALX (The Work Number) to provide employment verification service for all Aon U.S. employees. The Work Number provides employment verifications for apartment leases, mortgage lenders, creditors and employer reference checks. To access more information, visit the website at [www.theworknumber.com](http://www.theworknumber.com), or call 1-800-367-2884.

### **If You Leave the Company**

If you resign from the Company, we would appreciate as much advance notice as possible. Usually two weeks notice will be sufficient. When you leave, if you have more than one month of service, you will be entitled to receive payment for any unused vacation time you have accrued.

You may be asked to take part in an exit interview with a Human Resources Representative. This meeting gives you the opportunity to discuss any problem areas, make suggestions and receive answers to your questions regarding continuation and conversion of specific benefit plans.

On or before your last working day, all company property, such as computer equipment, company credit cards, and identification cards, must be turned in to your supervisor or your local Human Resources Representative.



## **Career Development and Recognition**

### **Aon Advance Internal Job Posting**

Aon Advance, the Company's internal job posting program, encourages you to improve your qualifications for advancement by letting you know the opportunities available and what qualifications are needed. The Program reinforces the Company's commitment to promote from within whenever possible.

Job opening notices describing each position, necessary qualifications and location can be viewed via the Aon Advance database located on the Knowledge Exchange by clicking on HR Online or via the link from the Company's website.

You may apply for an open position if your most current performance evaluation is satisfactory, you have served in your current position for one year and you meet other program requirements.

### **Training and Development**

Aon University provides all Aon employees access to consistent, relevant, world-class and cost effective education that enhances both individual and company success. It is committed to nurturing Aon's core values and culture of interdependence while enhancing employees' careers.

Programs are offered in the area of leadership, sales, broker's continuing education and professional development.

To learn more about Aon University, visit the Training and Development site on Aon's Knowledge Exchange. There you will find descriptions of the Aon University programs so you can select the best training programs for your individual career needs.

### **Tuition Reimbursement**

You are eligible to participate in the tuition reimbursement program if you are a regular full-time employee with six months of continuous service by the starting date of the course. Attendance at any fully accredited university or college will be considered, including junior colleges and correspondence schools.

If your participation in the program is approved, tuition reimbursement will be given for credit courses that are job related. "Job related" is meant to include courses that not only further perfect job skills, but also those that enhance the potential for promotion or advancement within the Company. An employee who is enrolled in a degree or certificate program will be eligible if the overall program is job oriented, even if some of the courses are not.

To receive reimbursement, you must be an active, full-time staff employee on the date the reimbursement check is distributed. Unsatisfactory job performance, attendance problems, tardiness problems, or disciplinary action of any kind will be cause for reversing the approval previously granted.



You will need to complete and sign a Tuition Reimbursement Application Form before the start of the course. A copy of the course description and tuition costs must accompany the application form and the form must be approved by your supervisor and Department Head. The application form and supporting documentation are then submitted to the TuitionReimbursement Coordinator.

You must obtain a grade of "C" or better ("Pass" for Pass/Fail courses) to qualify for reimbursement.

Aon will grant 100 percent reimbursement of tuition up to \$4,000 in a calendar year. This includes coursework, books and lab fees, and is considered "standard assistance." There is an opportunity to exceed this standard – "enhanced assistance," which exceeds the \$4,000 maximum and is available to high-potential employees with additional senior management approvals.

Graduate degrees and Executive MBA programs require significant time and financial commitment on the part of Aon as well as the employee, therefore the approval process for these programs is on an exception basis. Individuals requesting tuition assistance for Executive MBA programs must obtain the appropriate senior management approvals and have a documented development plan. Employees requesting approval for Graduate degrees also need a documented development plan.

You must sign a repayment agreement stating that should you terminate your employment you will repay tuition reimbursed to you within the 24 months prior to your termination. Please see the repayment schedule included below. No reimbursements will be disbursed without a signed repayment agreement on file. To download the Tuition Reimbursement policy and form(s) [click here](#) [Word, 68 KB]

| IF tuition was reimbursed within: | THEN the employee must repay |
|-----------------------------------|------------------------------|
| 0-12 months prior to termination  | 100% of the total            |
| 13-24 months prior to termination | 50% of the total             |

Contact your Human Resources Representative for more program details.

### ***Sponsorship Programs – Professional Designations and Certifications***

The Sponsorship Program provides up to 100% of the cost for tuition and books for successful completion of an insurance or job-related professional designation related to business activities within your current position, department or division (CLU, LUTC, CFP, CPA, CPCU, CEBS, ASA, FSA, CNE, CNA, etc.).

**Recognition of Service**

The Company understands that long-term service adds to the success of the Company and believes this service merits recognition. At each five-year milestone, you are honored with a quality service recognition award. Service awards are tokens of the Company's appreciation. Successful attainment of Company objectives is the result of good people who devote major portions of their working careers toward achieving these objectives. The Company's service awards are a way of saying "thanks."

**Employee Referral Award Program**

Aon recognizes successful employee referrals through cash incentives of up to \$1500. The amount of the bonus varies according to the type of position being filled.

Referral bonuses are paid after the new employee has been on the payroll for three months. Both the new employee and the employee who made the referral must be employed at the time the bonus is paid. Contact your local Human Resources Representative or click on the link above for details about the program.

## **Questions, Suggestions and Communications**

### **If You Have a Question**

You may have questions or concerns about your job or the interpretation of Company policies. The following procedure has been established to ensure that these issues are promptly and fairly reviewed.

If you have a question or a concern, discuss it with your immediate supervisor. If your supervisor is unable to resolve the issue to your satisfaction, you may approach the next higher level of management.

However, if the nature of your concern is such that you would rather speak directly to someone at another level in management or to a Human Resources Representative, you may, of course, do so.

If your question is specifically related to Benefits or Payroll, you should contact the Employee Services Center at 1-877-266-4677. Other Human Resources issues should be referred to your local Human Resources Representative.

Do not let any unresolved issues multiply. Feel free to discuss your concern or issue as soon as it arises.

### **Suggestions**

Any ideas? The Company welcomes suggestions for the improvement of its services, simplification of work procedures, improved methods of handling transactions, elimination of duplication and saving of time and materials.

If you have any suggestions, discuss them with your supervisor or your local Human Resources Representative.

### **Communications**

We believe it is important that you stay well informed of all important events that affect your job and the Company. Various means of communication are available for this purpose.

Human Resources makes use of bulletin boards to post current information that is of interest and importance. These bulletin boards can be found at most locations.

Many Aon press releases are sent via Lotus Notes e-mail, but are also archived and can be found on Aon's Internet site – [www.aon.com](http://www.aon.com) and/or Aon's Intranet site, the Knowledge Exchange – [ke.aon.com](http://ke.aon.com). The Aon Knowledge Exchange provides information on the wide array of products and services Aon offers its clients. In addition, it contains valuable employee benefits information, public announcements about the Organization and a global phone directory.